

Do you have Personal Possessions cover?



As we enjoy the summer months and the weather that comes with it, many of us may be planning days out with family and friends. Whether it be taking the children to the park, visiting a castle, or visiting the beach.

But what if your day out was spoilt by a loss? You lost your purse or wallet, your mobile phone was stolen, you dropped your camera or left your favourite jacket on a bench.

Did you know that you could select the **personal possession extension** under your home contents insurance policy to cover you for such incidents?

Home contents insurance provides cover for the contents of your home including cover for items such as furniture, carpets, curtains, clothes, bedding, electrical items, jewellery, pictures, and ornaments. Cover is available against fire, theft, water damage, storms & floods and other perils, whilst in the home. However, for an additional premium you could cover your belongings away from the home.

Personal Possessions Optional Extension

This covers theft, loss or damage for clothing and items designed to be worn or carried, whilst away from the home. Items are only covered up to the chosen insured sum available in bands of £1,000, £2,000 or £3,000, with any one claim limited to £500 per item.

Are there any other optional extensions available for items away from the home?

Wheelchair extension covers, loss or damage to

wheelchairs (including personal responsibility cover) inside your home or anywhere in the British Isles (excludes electronic, electrical or mechanical breakdown or failure). Cover available up to £1,000, £2,000 or £3,000. Hearing Aid extension covers, loss or damage to hearing aids in your home or anywhere in the British Isles (excludes wear or tear or gradual deterioration, electrical or mechanical breakdown). Cover available up to £1,000, £2,000 or £3,000. Optional extensions can be added or removed from your policy at any time, and there are no administration fees. Terms and conditions apply.

A copy of the policy wording is available on request.

Unfortunately, accidents do happen in and away from the home, and that's why it's a good idea to consider taking out home contents insurance, either through the My Home Contents Insurance scheme or by making your own arrangements.

To find out more about the My Home scheme, which was designed for tenants and residents in social housing, where you can pay premiums cash fortnightly or monthly, monthly by direct debit or annually. (Fortnightly and monthly premiums include a transaction charge).

Or to get a quote:

- 1. Call My Home on **0345 450 7288**
- 2. Request an application pack from your local housing office
- Visit <u>www.thistlemyhome.co.uk</u> where you can also request someone to call you back!

